

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
11/16/18 12:02 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re: : Case No.: 16-23742-TPA  
: :  
James H. Ramsey, Jr. : Chapter: 13  
Sandra L. Ramsey :  
Debtor(s). :  
: Date: 11/14/2018  
: Time: 11:00

**PROCEEDING MEMO**

**MATTER:** # 129 Application for Approval of Loan Modification

**APPEARANCES:**

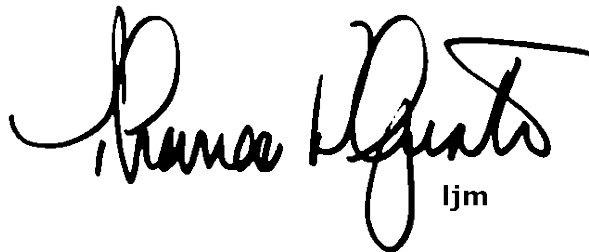
Debtor: Dennis J. Spyra  
Trustee: Jana Pail  
U.S. Bank: Gary Darr

**NOTES:**

Spyra: Loan was transferred to another servicer, so we have been working with the new servicer for this loan modification. The payment is somewhat reduced as well as the prepetition arrearages. The interest rate went from 5.8 to 6%, but believe this is in the best interest of the Debtors because it puts the arrearages at the end of the loan.

Court: It appears the total payment was only reduced by \$7, but the principal balance was reduced by \$4,200 and extended out 19 years.

**OUTCOME:** GRANTED / OE

  
ljm